

# Agency 19 - Department Of Banking

## Statutory Authority:

The following statutory provisions contain the authority and responsibilities of the Department of Banking & Finance:

1. Chapter 8, Articles 1-21. (Financial Institutions, Holding Companies, Sale of Checks, Securities, Commodities)
2. Chapter 21, Article 17. (Credit Unions)
3. Chapter 45, Articles 1-3, 7 & 9. (Installment Loan Companies, Installment Sales, Loan Brokers, Mortgage Bankers, Delayed Deposit Services)

## Vision Statement:

Our Agency's Vision is to continually evaluate and improve our methods of carrying out our Mission Statement.

## Mission Statement:

The Mission of this Agency is to protect and maintain the public confidence through the fair, efficient, and experienced supervision of the state-regulated financial services industries; to assist the public in their dealings with those entities; to assist those whom we regulate in a manner which allows them to remain competitive, yet maintain their soundness in compliance with the law; to fulfill our statutory responsibilities with regard to all licensees and registrants; and to investigate violations of the laws and cooperate with other agencies in seeking a timely resolution of problems and questions.

Our guiding principles are reflected in our Mission Statement.

## Goals:

Our goals for the Agency are:

1. Continue to update and rewrite Agency rules and opinions as necessary to remain current with the industries we regulate and advancing technologies.
2. Continue to expand the use of computerization both in the office and in the field. Expand on the use of Internet and intranet resources to fulfill the Agency Mission.
3. Continue to provide a quality work environment for Agency personnel.
4. Maintain and build on our role as an agency whose personnel work well with both the industries they regulate and the public; an agency whose regulators work to ensure that the public is protected, and those we regulate can continue to operate safely and competitively in the rapidly changing financial marketplace.
5. Maintain and build on our good working relationship with other state and federal regulators and, when appropriate, share and incorporate information to increase efficiencies for the Agency, for those we regulate, and the public.
6. Work singly and with other groups to maintain the dual chartering system for financial institutions.
7. Continue to prepare and test thoroughly to be ready for Year 2000 date change.

## Financial Data:

	Actual FY98	Approp FY99	Request FY00	Recom FY00	Request FY01	Recom FY01
General Fund	0	0	0	0	0	0
Cash Fund	3,755,876	4,226,893	4,344,863	4,361,045	4,348,990	4,532,626
Federal Fund	0	0	0	0	0	0
Revolving Fund	0	0	0	0	0	0
Other Fund	0	0	0	0	0	0
Total Agency	3,755,876	4,226,893	4,344,863	4,361,045	4,348,990	4,532,626

# Agency 19 - Department Of Banking

## Program 065 - Enforcement Of Standards - Financial Institutions

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### Program Objectives:

The purpose of the Financial Institutions area is to regulate financial entities and services offered to the general public. We provide continuing education opportunities for our staff and ensure that they are utilizing up-to-date equipment. We have established the following overall goals:

1. Provide adequate training for new and existing staff via schools and workshops offered by state and national industry affiliates.
2. Provide employees with opportunities to advance through cross-training/continuing education and reclassification, or promotion.
3. Upgrade existing and provide additional computer hardware/software. Use Internet/intranet to increase effectiveness.

### Financial Data:

	Actual FY98	Approp FY99	Request FY00	Recom FY00	Request FY01	Recom FY01
General Fund	0	0	0	0	0	0
Cash Fund	2,894,216	3,243,059	3,302,959	3,344,060	3,294,218	3,473,720
Federal Fund	0	0	0	0	0	0
Revolving Fund	0	0	0	0	0	0
Other Fund	0	0	0	0	0	0
Total Agency	2,894,216	3,243,059	3,302,959	3,344,060	3,294,218	3,473,720

### Performance Measures:

Personnel, equipment, and financial resources are obvious inputs. As a regulatory agency, the Department finds quantifiable outputs difficult to measure.

Outcomes and quality are measured in several ways. Automation has allowed examiners to reduce report production time, and focus on other critical safety and soundness areas, such as evaluation of institution management. Outside organizations also provide independent evaluations. For example, the Nebraska Bankers Assoc. conducts a yearly survey of bankers regarding their regulators that is discussed with agency personnel. Department accreditation by the Conference of State Bank Supervisors was also renewed in 1998. This required an evaluation of agency effectiveness by an outside team. Also, the Division's professional staff meets regularly to discuss/evaluate exam schedules, methods of operation and workloads.

## Agency 19 - Department Of Banking

### Program 066 - Enforcement Of Standards - Securities

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#### Program Objectives:

The purpose of the Securities Bureau is to regulate financial services offered to the general public. We provide continuing education opportunities for our staff and ensure that they are utilizing up-to-date equipment. We have established the following overall goals:

1. Provide adequate training for new and existing staff via schools and workshops offered by state and national industry affiliates.
2. Provide employees with opportunities to advance through cross-training/continuing education and reclassification, or promotion.
3. Upgrade existing and provide additional computer hardware/software. Use Internet/intranet to increase effectiveness.

#### Financial Data:

	Actual FY98	Approp FY99	Request FY00	Recom FY00	Request FY01	Recom FY01
General Fund	0	0	0	0	0	0
Cash Fund	861,660	983,834	1,041,904	1,016,985	1,054,772	1,058,906
Federal Fund	0	0	0	0	0	0
Revolving Fund	0	0	0	0	0	0
Other Fund	0	0	0	0	0	0
Total Agency	861,660	983,834	1,041,904	1,016,985	1,054,772	1,058,906

#### Performance Measures:

Again, personnel, equipment, and financial resources are inputs. Other than workload indicators, quantifiable outputs and unit costs have been difficult to measure.

Outcomes and quality, however, can be measured in several ways. There has been a steady increase in the number of industry personnel regulated by the Bureau. However, automation has helped handle this increased workload. The automation process is guided by the Agency IS Planning Document which provides an overview of our current position and directs planning for the future. This document is a product of the Information Systems Steering Committee which meets monthly to plan and monitor Agency technology needs.